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Introducing the XRP Mastercard® Debit Card



We're thrilled to announce the launch of the XRP Mastercard® Debit Card!

As part of the GlobaliD vision, we believe that everyone has a right to not only an identity but also a wallet tied to that identity. With that wallet, they should be able to hold, trade, and spend money and assets of any kind. In essence, it's about giving everyone a seat at the table.





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Mastercard is accepted — all while earning up to 5% cash back in XRP rewards.

The XRP Card is also the first ever community-linked debit card of its kind — it's available exclusively to members of the [XRP Army Group](#) on GlobaliD. The longer term vision is to empower any community with the tools to quickly and conveniently issue their own community debit cards to their members, each with their own unique set of traits and rewards programs.

How to get the XRP Mastercard® Debit Card

- [Watch the step-by-step instructional video](#)
- [Join the XRP Army Group on GlobaliD](#)
- [Read the FAQ](#)

(For now, the card is only available to U.S. residents, but we're working hard on international expansion. Residents of Colorado, Hawaii, Louisiana, Nevada, New York, and Virginia are not eligible for the program at this time.)

All of this is made possible by GlobaliD's Sovereignty Stack — composed of self-sovereign identity, messaging and groups, and the wallet — what we see as the core building blocks for the next chapter of the internet. It's one reason why we were able to create the XRP Card in just five months from conception to initial launch.

We also couldn't have done it without our ecosystem of partners — including [Uphold](#), which powers the GlobaliD Wallet, and [Apto](#), whose [instant issuance program](#) underpins the XRP Card.

We caught up with two of the team leads on the XRP Card project at GlobaliD — Paul Stavropoulos and Laura Toh — to chat about the launch, the XRP Card program, and the long term vision.

How did the XRP Card get started?

Paul: We believe that identity is a combination of the credentials you have, the people





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cards as the first step toward allowing folks to spend and make transactions with the value of any kind that they hold.

We started with the XRP Card because we happen to have a lot of fans that love the value that XRP brings. It was a natural fit to start with the XRP community because they're active and highly engaged, allowing us to push forward not only our vision for allowing you to spend value that's associated with identity but also for empowering communities, which we'll talk about later.

Laura: Greg [Kidd, GlobaliD co-founder and CEO] has always been an advocate for XRP and crypto at large. He has a reputation for not backing away from difficult conversations around its future — for instance, his [first podcast on the SEC lawsuit](#). So it was a natural fit. We were able to get over 25,000 people on the waitlist in the first week with pretty much no marketing — just a tweet.

There's a lot of debit and credit card programs being marketed at the moment that offer crypto rewards. The XRP Card appears unique in that regard since it's tied to a specific community. Can you explain the thinking behind that?

Laura: The vision for GlobaliD is for everyone to have an identity that allows them to trust and be trusted online — similar to real life. For your digital identity to be worthwhile, you need to be able to do something with it. Our theory is that community (and Groups) is the best way of creating incentives for people to kickstart that approach, where the starting point for your identity is to be able to start interacting with other people.

Nobody gets a driver's license for the sake of having a license. You get it because it allows you to do things — whether that's driving a car or getting into a bar. For us, building communities is a way to make these identities valuable today. When you get your XRP Card, you're not just getting a way to pay for things, you're joining a community of like-minded people, who you can trust, interact with, and potentially further down the line, take collective action either socially or financially.



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individuals and groups — to allow them to create communities and have the ability to leverage the collective power of those communities. Eventually, GlobaliD users will be able to not only create groups, but also issue their own community-specific cards, allowing them to create their own merchant networks, reward programs, or even group funding mechanisms in order to leverage the group's collective financial power. The next big step is implementing a noncustodial wallet — both for users and communities.

The XRP Card is essentially a reference implementation of that vision — how a decentralized community can organize and use their collective spending power, to earn rewards, and benefit from the way they interact in the real world when they spend money. The XRP Card is a way to build out these communities, and help people bridge that gap to the real world from their online community. It becomes another way to express and establish your identity.

What exactly do you mean by collective action?

Laura: There are two types of collective action that we're exploring: first, a community could leverage its size and spending power to get better deals for its members, and second, they could pool funds in order to get access to goods, services, and investments that would be out of reach individually.

Groups could also grow pooled funds through the card itself — for instance, if they issue a card where a certain portion of the transaction fee goes to the group wallet. It could be a cause-based group aligned with some charity and in that way, the collective spending power of the community to make donations. By spending money with that group card, you'd be passively donating to your favorite charity.

Paul: Imagine if you're a community focused on a particular sports team. The group could pool funds to potentially gain access to athletes and interviews. They could host special events, build out merchant rewards for jerseys or drinks at their favorite bars, or they could even help certain members of the community attend their first game.





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framework, particularly around the Sovereign Stack — identity, messaging, wallet. We see those as the core building blocks for Web 3.0, and with some combination of those building blocks, you could, practically speaking, build anything across the spectrum of fintech products and services. We've spent the last few years building that foundation brick by brick so it's incredible to see it all come together.

Laura: That being said, our team has been working incredibly hard to get this to market — so shout out to the engineering team, the product team, the design team, and the customer support team. Also, none of this could have happened without our ecosystem of partners — Apto with their instant issuance powering the card, Uphold powering the wallet. Everyone has been heads down working to make the XRP Card a reality.

But also a special shout out to the community. We wouldn't be here without you — especially the beta testers! Thank you so much for your engagement, your feedback, and most of all, your positive energy and enthusiasm.

We're just all super excited that it's finally in people's hands and wallets!

Follow [Paul](#) and [Laura](#) on Twitter, and visit [Global.iD](#)





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